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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10815099	
	Filing Date		2004-03-30	
	First Named Inventor Micha		hael J. Sutherland	
	Art Unit			
	Examiner Name			
	Attorney Docket Numb	er	ER1-0009US	

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	1	Beroggi, et al., "Operational Risk Management," Engineering and Technology Management, 1998, Pioneering New Technologies: Management Issues of the Third Millennium, IEMC '98 Proceedings, International Conference on Oct. 11-13, 1998, pp. 447-451.							
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